This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A computer-implemented method for managing risk variables associated with government regulation, the method comprising:

gathering in a computer storage, from multiple sources, data relevant to regulation of <u>actions taken by</u> an entity engaged in an activity described in Section 4(k)(4) of the Bank Holding Act of 1956;

aggregating in the computer storage, the gathered data <u>relevant to regulation of actions taken by an entity engaged in an activity described in Section 4(k)(4) of the Bank Holding Act of 1956</u> according to risk variables relevant to potential violations of ~~at least one of:~~ <u>government enforced</u> ~~laws~~ regulations ~~and industry rules~~;

receiving into the computer storage, an inquiry relating to a risk subject related to <u>the action</u>~~at least one of: the entity and the activity~~;

associating portions of the aggregated data with the risk subject, via a processor operatively attached to the computer storage; and

transmitting to a designated computing device via a transmission medium and a communication network, the associated portions of the aggregated data.

2. (original) The method of claim 1 wherein the gathered data is gathered exclusively from publicly available sources.

3. (original) The method of claim 1 wherein the inquiry received is a system to system inquiry involving batch screening requests.

4. (original) The method of claim 1 wherein the inquiry received is an individual inquiry received electronically.

5. (original) The method of claim 1 wherein the inquiry received is an individual inquiry received via facsimile.

6. (original) The method of claim 1 wherein the inquiry received is an individual inquiry received via voice communication.

7. (previously presented) The method of claim 1 additionally comprising the step of receiving into the computer storage, a contractual obligation not to use the associated portions of the aggregated data for any purpose covered by the Fair Credit Reporting Act.

8. (previously presented) The method of claim 1 wherein transmitting to a designated computing device via a transmission medium and a communication network, the associated portions of the aggregated data is conditioned upon receipt of the contractual obligation not to use the associated portions of the aggregated data for any purpose covered by the Fair Credit Reporting Act.

9. (previously presented) The method of claim 1 wherein the gathered data relates to commercial entities.

10. (original) The method of claim 2 wherein the associated portions of the aggregated data is transmitted exclusively to an institution, such that the transmitter will have neither customers nor consumers as defined in the Gramm-Leach-Bliley Act.

11. (previously presented) The method of claim 1 wherein transmitting to a designated computing device via a transmission medium and a communication network, the associated portions of the aggregated data is conditioned upon receipt of a contractual obligation to limit use of the aggregated data for complying with regulatory and legal obligations associated with at least one of: (i) the detection and prevention of money laundering, (ii) fraud, (iii) corrupt practices, (iv) organized crime, and (v) activities subject to government sanctions or embargoes.

12. (previously presented) The method of claim 1 wherein transmitting to a designated computing device via a transmission medium and a communication network, the associated portions of the aggregated data is conditioned upon receipt of a contractual obligation to limit use of the aggregated data for at least one of: (i) the prevention or detection of a crime, (ii) the apprehension or prosecution of offenders, and (iii) the assessment or collection of a tax or duty.

13. (original) The method of claim 1 wherein the gathered data relevant to regulation does not include

information sourced from a credit report.

14. (previously presented) The method of claim 1 wherein the gathered data relevant to regulation accurately reports on or consists of a governmental record.

15. (previously presented) The method of claim 1 additionally comprising the step of insuring via the processor, that the source of gathered data relevant to regulation is reputable.

16. (original) The method of claim 1 wherein none of the associated portions of the aggregated data transmitted comprises any content created or developed by a provider of the computer-implemented method for managing risk associated with government regulation.

17. (original) The method of claim 1 wherein none of the aggregated data comprises any consumer reporting data.

18. (previously presented) The method of claim 1 additionally comprising the step of generating via the processor, a report relating to a financial institution's obligation to know their customer, wherein the report comprises the inquiry and the associated portions of the aggregated data.

19. (previously presented) The method of claim 1 additionally comprising the step of generating via the processor, a report relating to a financial institution's obligation to file Suspicious Activity Reports, wherein the generated report comprises the inquiry and the associated portions of the aggregated data.

20. (original) The method of claim 1 wherein the risk subject comprises details descriptive of a financial transaction.

21. (original) The method of claim 1 wherein the risk subject comprises parties involved in a financial transaction.

22. (original) The method of claim 1 wherein the inquiry relating to a risk subject comprises an alert list.

23. (previously presented) The method of claim 22 additionally comprising the steps of:

  continually monitoring in the computer storage, the aggregated data; and

  transmitting to the designated computing device via the transmission medium and the communication network, any new information related to the risk subject.

24. (canceled).

25. (previously presented) The method of claim 1 additionally comprising the step of enhancing in the computer storage, the gathered data.

26. (previously presented) The method of claim 1 additionally comprising the step of enhancing in the computer storage, the data descriptive of the risk subject.

27. (previously presented) The method of claim 25 or 26 wherein enhancing in the computer storage, the data comprises scrubbing the data to incorporate changes in the spelling of the risk subject.

28. (previously presented) The method of claim 25 or 26 wherein enhancing in the computer storage, the data comprises utilization of an index file.

29. (previously presented) The method of claim 1 additionally comprising the step of augmenting in the computer storage, the associated portions of aggregated data.

30. (previously presented) The method of claim 29 wherein augmenting in the computer storage, the data comprises data mining.

31. (previously presented) The method of claim 1 wherein associating portions of aggregated data comprises Boolean logic.

32. (previously presented) The method of claim 1 wherein associating portions of aggregated data comprises relevance ranking.

33. (previously presented) The method of claim 1 additionally comprising the steps of:

receiving into the computer storage, a source of gathered data; and

transmitting to the designated computing device via the transmission medium and the communication network, the source of the associated portions of aggregated data.

34. – 40 (canceled).